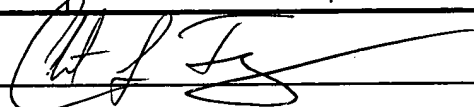
 LIST OF REFERENCES CITED BY APPLICANT (Use several sheets if necessary)				ATTY. DOCKET NO.		APPLICATION NO.	
				10003-016		09/657,694	
				APPLICANT			
Brandenburg, et al.				FILING DATE		GROUP	
				9/8/00		2161	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
CF	AA	5,943,424	8/24/99	Berger, et al.	380	25	6/17/96
CF	BB	5,903,882	5/11/99	Asay, et al.	705	44	12/13/96
CF	CC	5,850,442	12/15/98	Muftic	380	21	3/26/96
CF	DD	5,717,989	2/10/98	Tozzoli, et al.	705	37	10/13/94
CF	EE	5,659,616	8/19/97	Sudia	380	23	7/16/96
CF	FF	5,557,518	9/17/96	Rosen	364	408	4/28/94
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)							
CF	GG	Phillip M. Hallam-Baker, Micro Payment Transfer Protocol (MPTP) Ver. 0.1, W3C Working Draft, at http://www.w3.org/pub/WWW/TR/WD-mptp-951122 (Nov. 22, 1995)					
CF	HH	Mark Linehan & Gene Tsidik, Internet Keyed Payments Protocol (iKP), at http://www.zurichibm.com/Technolo.../ecommerce/draft-tsudik-ikp-00.txt (July 1995)					
CF	II	MasterCard Int'l Inc. Operations Manual §§ 5.11-5.14 (Nov. 1993)					
EXAMINER 				DATE CONSIDERED 8/3/04			
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							